

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Phillip E. Reed
Shannon R. Reed
Debtors

Case No. 18-03120-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocket

Page 1 of 3

Date Rcvd: Dec 21, 2021

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip E. Reed, Shannon R. Reed, 48 Brewster Street, Hanover, PA 17331-2808
5099414	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5097632	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, COLUMBIA GAS OF PENNSYLVANIA, P.O. BOX 117, COLUMBUS , OH 43216
5089224	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5088888	Capital One, P.O. Box 71083, Edneyville, NC 28727-1083
5088893	+ Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221
5088895	Hanover Pediatric Associates, P.C., 217 Broadway, Hanover, PA 17331-2503
5095982	+ M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
5088904	+ Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
5088905	PA Department of Revenue, PO Box 281210, Harrisburg, PA 17128-1210
5088906	Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
5088907	+ Reit Lubricants Co., 15 Sylmar Road, Nottingham, PA 19362-9138
5088908	+ Sunrise Credit Services, Inc., PO Box 9168, Farmingdale, NY 11735-9168
5088909	UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5088886	+ EDI: BANKAMER.COM	Dec 21 2021 23:38:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5088887	+ EDI: CAPITALONE.COM	Dec 21 2021 23:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5099928	EDI: CAPITALONE.COM	Dec 21 2021 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5108218	EDI: BL-BECKET.COM	Dec 21 2021 23:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5088891	+ EDI: WFNNB.COM	Dec 21 2021 23:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5404329	+ EDI: LCIBAYLN	Dec 21 2021 23:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
5404328	+ EDI: LCIBAYLN	Dec 21 2021 23:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
5088892	EDI: CONVERGENT.COM	Dec 21 2021 23:38:00	Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

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5088889	EDI: JPMORGANCHASE	Dec 21 2021 23:38:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5088896	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 21 2021 18:33:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5088897	Email/Text: support@ljross.com	Dec 21 2021 18:33:00	L.J. Ross Associates, Inc., PO Box 6099, Jackson, MI 49204-6099
5088898	Email/Text: camanagement@mtb.com	Dec 21 2021 18:33:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5088900	Email/Text: camanagement@mtb.com	Dec 21 2021 18:33:00	M&T Bank, PO Box 62146, Baltimore, MD 21264-2146
5112189	Email/Text: camanagement@mtb.com	Dec 21 2021 18:33:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5088901	+ Email/Text: unger@members1st.org	Dec 21 2021 18:33:00	Members 1st, Attn: Collections, 5000 Louise Dr., Mechanicsburg, PA 17055-4899
5088902	+ Email/Text: Bankruptcies@nragroup.com	Dec 21 2021 18:33:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5113674	EDI: Q3G.COM	Dec 21 2021 23:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5088890	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of PA, PO Box 742537, Cincinnati, OH 45274-2537
5094588	*+	COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5094589	*+	COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5088894	*+	Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221
5088899	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5088903	*+	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5088910	*	UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297
5088911	*	UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Phillip E. Reed ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Shannon R. Reed ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor Community Loan Servicing LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Phillip E. Reed	Social Security number or ITIN	xxx-xx-8669
	First Name Middle Name Last Name	EIN	--
Debtor 2	Shannon R. Reed	Social Security number or ITIN	xxx-xx-2193
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:18-bk-03120-HWV			

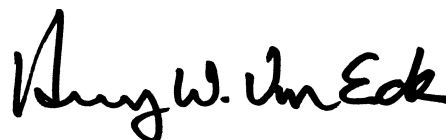
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip E. Reed

Shannon R. Reed

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

12/21/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.